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FOR IMMEDIATE RELEASE

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Open Enrollment Period for Child-Only Health Plans Begins July 1

Denver — The next open-enrollment period for new child-only health policies begins July 1 and runs through July 31.

These policies are available from health insurance carriers that offer individual coverage. Coverage is effective after a 30-day waiting period following the end of the open enrollment period.

"Child-only coverage permits families to ensure that the youngest family members are covered and can get necessary preventive care and treatment to avoid serious, and costly, problems if uninsured," said Commissioner of Insurance Jim Riesberg.

A child-only health policy means there is no adult on the individual policy. This includes situations where parents are insured through an employer-sponsored plan that does not offer dependent coverage; or the family may not be able to afford coverage for all members, and is seeking coverage for the children only. Life events, such as divorce or job loss, may also affect insurance coverage.

There are other options for enrolling children in a child-only plan outside of the open enrollment period, which takes place twice a year (January 1-31 and July 1-31). Parents whose children lose coverage due to a qualifying event can obtain child-only coverage by applying within 30 days of the event. Qualifying events include birth, adoption, marriage, dissolution of marriage, loss of employer-sponsored coverage, loss of Medicaid or Children's Basic Health Plan coverage, or entry of a court or administrative order mandating coverage.

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